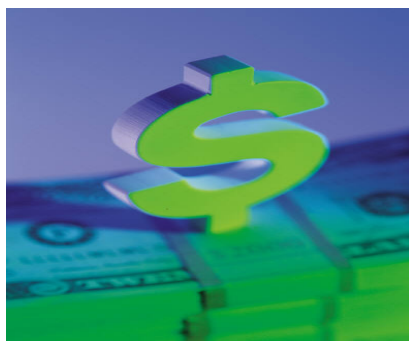


SBA Starts New Fiscal Year 2006 with Record Breaking Loan Productivity

Small businesses continued turning to the U.S. Small Business Administration and their banking partners for a record number of loans for the first quarter of FY 2006, reflecting their confidence in the U.S. and Nevada economies.



In the first month of fiscal year 2006 which began October 1, SBA and its lending partners in Nevada approved 87 small business loans with a value of \$27 million compared to the corresponding period for last year of 66 such loans for \$17.2 million. The Nevada SBA office also set new state-wide records with 44 loans to Women and Minorities totaling \$13 million as compared to 29 loans for \$8.6 million the previous year. This increased loan productivity is an indication of the strong economic incentives that Nevada provides to both existing and start-up businesses. It also reflects the continued diversification of the economic base with the proliferation of retail stores and service businesses to meet the growing demands of the expanding population.

"Small businesses are confident enough to invest in the future of the American and Nevada economies and SBA loan programs are here to help them do it," said John Scott, SBA District Director for Nevada.

For information on applying for an SBA loan, visit the SBA's extensive Web site at www.sba.gov.

SBA Fills Reno Vacancy with a Seasoned Staffer

Longtime U.S. Small Business Administration (SBA) staffer David Leonard has assumed his new position as the Senior Area Manager for Northern Nevada effective October 24, 2005. He'll be responsible for the delivery of all SBA programs and services to new and existing small business owners north of Highway 6 in the state.

In his 12-year SBA career, Leonard has served as chief of economic development in Alabama; chief of finance and portfolio management in Georgia; national examiner of SBA preferred lenders throughout the U.S. and its territories; and a disaster loan officer. He also has extensive sales experience with the retail industry. A native of Alabama, Leonard has an MBA in finance and international business from Georgia State University.

In Fiscal Year 2005 which ended September 30, SBA and its lending partners in Northern Nevada were involved with 262 small business loans with a value of \$76.4 million. SBA works closely in the northern part of the state with a number of resource partners to assist small business owners and entrepreneurs, including the University of Nevada Reno Small Business Development Centers and its satellite offices; the Service Corps of Retired Executives (SCORE) chapters; the Nevada Women's Business Center; and the Nevada Microenterprise Initiative.

Through SBA loan guaranty and equity-investment programs, entrepreneurs can obtain money to start or expand their businesses. At the same time, they can take advantage of SBA's business counseling and training programs to manage a growing business. In the event of natural disasters, the SBA assists small businesses and homeowners through its disaster loan program.

David Leonard can be reach at (775) 827-4923, extension 24.

SBA's HUBZone Program



Provides Economic Boost to Small Businesses Hurt by Base Closure and Realignment

Small businesses affected by the military's Base Realignment and Closure (BRAC) Commission can receive an economic boost from the SBA's Historically Underutilized Business Zone (HUBZone) program.

Under the new law, SBA has designated all military establishments affected by BRAC as HUBZones, allowing small businesses located in these areas to possibly be certified as HUBZone companies and compete for federal contracts through set-asides, sole source contracting and price evaluation preferences reserved for HUBZone small businesses.

The federal government has set a goal of awarding at least 3 percent of all federal prime contract dollars to HUBZone firms. Firms interested in pursuing HUBZone status must apply for the certification, a process that can be accomplished online at <http://www.sba.gov/hubzone>. A mapping tool on this same site can be used to determine whether a specific address is located within one of these new HUBZone BRAC locations.

The SBA's 504 and 7(a) loan programs also can provide assistance to small businesses in these communities. For additional information on the 504 and 7(a) loans, visit SBA's Web site at www.sba.gov/financing/sbaloan/7a.html and www.sba.gov/financing/sbaloan/cdc504.html.

SBA Announces New Internet Reporting System For Small Business Subcontracting

The U.S. Small Business Administration and U.S. General Services Administration's Integrated Acquisition Environment Program Management Office announced a new system to streamline reporting of small business subcontracting activity on large federal prime contracts.

As part of the President's Management Agenda for Electronic Government to use technology to streamline federal procurement processes, SBA and GSA have developed a government-wide Electronic Subcontracting Reporting System (eSRS). This Internet-based tool for reporting on subcontracting plans will streamline the process, and provide agencies with immediate access to analytical data on subcontracting performance. The eSRS specifically eliminates submission and processing of paper SF 294's, Individual Subcontracting Reports, and SF 295's, Summary Subcontracting Reports, and replaces them with electronic versions. Contractors will benefit from the eSRS through the elimination of manual computations and the need to distribute paper reports to agencies.

"In launching this new system, the GSA and SBA are taking a big step in making it easier for federal prime contractors, and large subcontractors to report their small business subcontracting activity," said SBA Administrator Hector V. Barreto. "This is very important, because it will give us precise and timely insight into the value of subcontracts awarded to small businesses.

Subcontracting is an increasingly important part of the federal contracting environment for small businesses. For many small firms, it is the first opportunity to demonstrate capability, and to build a track record for pursuing federal prime contract opportunities."

All civilian agencies, their large prime contractors, and large subcontractors should now begin using eSRS. Contracting officers, prime contractors, and large subcontractors should visit the eSRS Web site at <http://www.esrs.gov>, to register in the system, determine timelines for their agencies or companies, and begin processing subcontracting reports through eSRS.



Webcast Training for Veteran Business Owners

Veteran-owned small business owners will be able to participate in a live interactive webcast that will provide training and raise awareness of federal contract assistance for Veteran and Service-Disabled Veteran-owned businesses offered by the U.S. Small Business Administration. The four-hour live webcast will take place on December 14, 2005, at 10:00 a.m. It is one of a series of training sessions for veteran-owned businesses that will take place around the country. Subsequent training courses will be announced at a later date.

Individuals planning to participate in the live webcast should visit www.usvets.tv or <http://www.tvworldwide.com> on Dec. 14, at 9:45 a.m. and have the free Windows Media Player installed prior to the event. The webcast will be archived for later viewing for a full year. DVD and CDROM copies will also be made available to interested Veteran and Service-Disabled Veteran-owned businesses.

The webcast, which will be produced by George T. Brown Associates, Inc., a service-disabled veteran-owned business, will feature interactive discussions with Teresa Lewis, SBA assistant administrator for the Office of Federal Contract Assistance for Veteran Business Owners; William Elmore, associate administrator for the Office of Veterans Business Development; representatives from the Task Force for Veterans Entrepreneurship; and other speakers and panelists. During the webcast, veterans will be able to e-mail their questions directly to the participants and get immediate responses. The webcast will also highlight:

- How to market to the federal government (Central Contractor Registration and business plans)
- How to get on the General Services Administration's Federal Supply Schedule
- How to establish a teaming arrangement (joint venture agreements, subcontracting agreements and mentor protégé agreements)
- How to finance your business (start-up capital, loans, SBA loan guarantees, bank loans, budgeting, capital for growth and expansion)
- Methods for forecasting contracting opportunities
- How to successfully get contract opportunities.

The SBA recently held a live Web chat with Jessica Salanis, director of the Veterans Business Outreach Center at the University of Texas-Pan American, and Mark Lano, a veteran business owner, to share insightful information on veterans' business development as it relates to federal contracting and tools and resources available to support the success of veteran-owned small businesses. To view the transcript of their chat, visit <http://www.sba.gov/chats>. For more information on how to receive veteran's business assistance from the SBA, visit <http://www.sba.gov/gc/indexprograms-vets.html>.

Your SBA Event Planner

Service Corps Of Retired Executives (SCORE) offers a monthly seminar entitled "How to Really Start Your Own Business." This four-hour seminar is for individuals considering starting a new business. Topics include business ideas, structuring the business, finding money, marketing, cash flow, and business plans. All seminars are held at City Centre Place, 400 South Fourth Street, Las Vegas. Call (702) 388-6104 to register and learn dates and times.

Nevada Small Business Development Center (NSBDC) Business Start-Up Orientation is designed specifically for the first-time business owner. This class prepares participants to meet with a business advisor and determine if they are prepared to be an entrepreneur. This class is held every Thursday. Space is limited; call (702) 895-4270 for times and to reserve a seat.

Nevada Microenterprise Initiative (NMI) and Women's Business Center (WBC) Loan Information/Orientation Session are held on 2nd & 4th Thursday of each month at 4:00 pm, and an "Ask The Experts" Workshop on the 3rd Wednesday of each month from 12:30 pm – 5:00 pm. NMI/WBC is dedicated to improving economic self-sufficiency of business owners through entrepreneurial and technical training. For more information call (702) 734-3555.

Helpful Small Business Websites

Business Plan ... <http://www.bplans.com>

... <http://www.businessplans.org>

Franchising ... <http://www.franchising.org>

How to Start a Business <http://www.allbusiness.com>

Dun & Bradstreet... <http://www.dnb.com>

Business laws ... <http://www.nolo.com>

... <http://www.indlaw.com>

... <http://www.businesslaw.com>

Resources for Entrepreneurs

<http://www.entreworl.org>

<http://www.quicken.com>

<http://www.businesstown.com>

<http://www.business.com>

<http://www.sbinformation.about.com>

<http://www.abcsmallbiz.com>

<http://www.businesslead.com>

<http://www.demographics.com>

<http://www.managementhelp.org/index>

<http://www.itsSimple.biz>

<http://www.womenbiz.gov>

<http://www.businessfinance.com>

<http://www.count-me-in.org>

<http://www.ama.org>

<http://www.aapor.org>

<http://www.mibn.org>

<http://www.nawbo.org>

CHAMBER OF COMMERCE WEBSITES

Boulder City <http://www.bouldercitychamber.com>

Henderson <http://www.hendersonchamber.com>

Las Vegas <http://www.lvchamber.com>

North Las Vegas <http://www.nlvchamber.org>

Latin Chamber <http://www.lasvegaslatincc.com>

Urban Chamber <http://www.urbanchamberlv.org>

Asian Chamber <http://www.lvacc.com>

Reno-Sparks Chamber
<http://www.reno-sparkschamber.org>

Sparks Chamber <http://www.sparkschamber.org>

Laughlin Chamber <http://www.laughlinchamber.com>

FEDERAL GOVERNMENT WEBSITES

U. S. Small Business Administration

<http://www.sba.gov>

<http://www.sba.gov/espanol>

SBA Small Disadvantaged Business

<http://www.sba.gov/sdb>

SBA Women's Business Center

<http://www.onlinewbc.gov>

Central Contractor Registration (CCR)

<http://www.ccr.gov>

Federal Grant Resources

<http://www.firstgov.gov>

<http://www.grants.gov>

U.S. Business Advisor

<http://www.business.gov>

Internal Revenue Service

<http://www.irs.gov>

Employer ID Number & W-4 Form

<http://www.irsustreas.gov>

Immigration Service I-9 Form

<http://www.uscis.gov/graphics>

Patent & Trademark

<http://www.uspto.gov>

Copyright Office

<http://www.copyright.gov>

Census Bureau

<http://www.census.gov>

U. S. Department of Labor (Employment Law)

<http://www.dol.gov/elawsState of Nevada>

<http://www.nv.gov>

STATE WEBSITES

State Government Forms

<http://www.silversource.state.nv.us>

Commission on Economic Development

<http://www.nevadadevelopment.org>

Employment Security Department

<http://www.detr.state.nv.us>

Nevada Department of Taxation

<http://www.tax.state.nv.us>

State Contractors Board

<http://www.nscb.state.nv.us>

Nevada Department of Business & Industry

<http://www.dbi.state.nv.us>

Nevada Gaming Control

<http://www.gaming.state.nv.us>